

**S & T BANCORP, INC.**

	CPP Disbursement Date 01/16/2009	RSSD (Holding Company) 1071397	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$4,094	\$4,100	0.2%		
Loans	\$3,364	\$3,133	-6.9%		
Construction & development	\$264	\$191	-27.4%		
Closed-end 1-4 family residential	\$663	\$619	-6.6%		
Home equity	\$145	\$154	5.9%		
Credit card	\$18	\$18	0.3%		
Other consumer	\$47	\$26	-44.6%		
Commercial & Industrial	\$593	\$548	-7.5%		
Commercial real estate	\$1,303	\$1,223	-6.2%		
Unused commitments	\$836	\$816	-2.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$85	\$114	33.5%		
Asset-backed securities	\$0	\$0			
Other securities	\$193	\$234	21.5%		
Cash & balances due	\$108	\$270	150.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$50	\$19	-62.6%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$46	\$20	-56.7%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$3,637	\$3,625	-0.3%		
Deposits	\$3,372	\$3,350	-0.7%		
Total other borrowings	\$126	\$137	8.7%		
FHLB advances	\$29	\$107	266.3%		
Equity					
Equity capital at quarter end	\$456	\$475	4.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	-\$1	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	7.5%	8.3%	--		
Tier 1 risk based capital ratio	9.0%	10.5%	--		
Total risk based capital ratio	12.4%	14.1%	--		
Return on equity <sup>1</sup>	9.3%	10.2%	--		
Return on assets <sup>1</sup>	1.0%	1.2%	--		
Net interest margin <sup>1</sup>	4.0%	3.8%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	80.4%	87.0%	--		
Loss provision to net charge-offs (qtr)	61.1%	46.5%	--		
Net charge-offs to average loans and leases <sup>1</sup>	1.5%	0.6%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	3.2%	3.5%	1.6%	0.4%	--
Closed-end 1-4 family residential	1.1%	1.6%	0.1%	0.1%	--
Home equity	0.2%	0.3%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.3%	0.6%	--
Other consumer	0.1%	0.0%	0.2%	0.3%	--
Commercial & Industrial	0.6%	1.4%	0.8%	0.1%	--
Commercial real estate	2.7%	2.6%	0.2%	0.2%	--
Total loans	1.9%	1.8%	0.4%	0.2%	--